



STATE OF TENNESSEE  
**DEPARTMENT OF COMMERCE AND INSURANCE**

Consumer Insurance Services  
500 James Robertson Parkway, 4<sup>TH</sup> Floor  
Nashville, Tennessee 37243-0574  
Telephone: 615-741-2218 \* Fax: 615-532-7389

Dear Consumer:

Every insurance company licensed to sell individual health insurance policies in Tennessee must offer at least two (2) guaranteed issue plans to anyone who is eligible for guaranteed issue health insurance. An eligible individual is a person that is coming off a group plan, i.e. employer provided group health insurance and COBRA, with a pre-existing condition who has had at least 18 months of creditable coverage with no more than 63 days break in coverage. You should expect to receive the letter of creditable coverage from your employer or existing group [plan within 30 days of becoming separated from the group that documents continuous coverage for the past 18 months. This letter of creditable coverage will be required by the company that issues the guaranteed issue policy. If you do not receive the letter of creditable coverage, you should contact the U. S. Department of Labor toll free at 1-866-444-3272.

Should you decide to contact one or all of the companies on the accompanied list to inquire about purchasing a guaranteed issued policy, please be sure to ask the company for a "guaranteed issue policy". This is important to reduce the likelihood of the company disqualifying you for coverage based on your pre-existing condition. Please keep in mind that the premium will be higher for a guaranteed issue policy because the risk is greater, due to the pre-existing condition.

The Department of Commerce and Insurance, Consumer Insurance Services is not permitted to recommend, endorse or suggest that you purchase insurance from one of the companies on the enclosed list. The list is provided as a courtesy to you in an effort to provide you with the best possible service and the known availability of individual health insurance carriers in the State of Tennessee.

Sincerely,

Vickie Trice  
Director  
Consumer Insurance Services

## Medigap (Medicare Supplement) Policy Basics

### What Is A Medigap Policy?

A Medigap policy is a health insurance policy sold by private insurance companies to fill the "gaps" in the Original Medicare Plan. Medigap policies help you pay some of the health care costs that the Original Medicare Plan doesn't cover. If you are in the Original Medicare Plan and have a Medigap policy, then Medicare will pay its share and your Medigap policy will pay its share of your health care costs.

Currently, there are ten standardized Medigap plans called "A" through "J." Medigap policies must follow Federal and State laws. These laws protect you. The front of a Medigap policy must clearly identify it as "Medicare Supplement Insurance." **Each plan, A through J, has a different set of benefits.** Plan A covers only the basic (core) benefits. These basic benefits are included in all the Medicare plans (A through J). Medigap Plans B through J offers extra benefits. Plan J offers the broadest form of benefits.

Insurance companies can only sell you one of the ten standardized Medigap policies. Medigap policies are standardized so you can compare them easily. Two of the standardized Medigap policies may have a high deductible option. In addition, any standardized Medigap policy may be sold as a **Medicare SELECT** policy. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin) Medigap policies must offer the same benefits within Medigap plans (A through J).

It's important to compare Medigap policies because costs can vary. Remember, the standardized Medigap policies that insurance companies offer must provide the same benefits. The only difference between Medigap policies sold by different insurance companies might be the cost. Also, insurance companies that sell Medigap policies don't have to offer each Medigap plan (A through J). Each insurance company decides which Medigap policies they want to sell. Make sure the insurance company offers the Medigap policy that you want.

Generally, when you buy a Medigap policy you must have Medicare Part A and Part B. You will have to pay the monthly Medicare Part B premium of \$78.20 in 2005 to Medicare. In addition, you will have to pay a premium to the Medigap insurance company. As long as you pay your premium, your Medigap policy is *guaranteed renewable*. This means it is automatically renewed each year. Your coverage will continue year after year as long as you pay your premium.

You and your spouse must buy separate Medigap policies. **Your Medigap policy won't cover any health care costs for your spouse.**

For additional information on Medigap policies, including why you would want to buy a Medigap policy and information about what Medigap policies cover, please read the enclosed publication from the Center for Medicare and Medicaid Services (CMS) titled, "Choosing a Medigap Policy: A guide to Health Insurance for People with Medicare", or call CMS at 1-877-267-2323.



**STATE OF TENNESSEE**  
**DEPARTMENT OF COMMERCE AND INSURANCE**  
**INSURANCE DIVISION – CONSUMER INSURANCE SERVICE**  
500 James Robertson Parkway, Fourth Floor  
Nashville, TN 37243  
(615) 741-2218 or (800) 342-4029

**MEDICARE SUPPLEMENT INSURANCE COMPANIES**

**COMPANY NAME**

**PLANS OFFERED**

**ADMIRAL LIFE INS. CO. OF AMERICA**

2999 N. 44<sup>th</sup> Street, Suite 250  
Phoenix, AZ 85010  
517-349-6000  
unknown

**A, B, C, D, E, F, G**

no pre-exist, attained age

**AMERICAN CONTINENTAL INS. CO.**

101 Continental Place  
Brentwood, TN 37027  
(615) 377-1300

**A, B, C, D, E, F, G**

6 mo. Pre-exist, attained age

**AMERICAN NATIONAL LIFE INS. CO OF TX**

One Moody Plaza  
Galveston, TX 77550  
(800) 899-6806  
[www.anico.com](http://www.anico.com)

**A, B, C, D, E, F, G**

No pre-exist, attained age  
Association group, smoker rates  
Plan A to under age 65

**AMERICAN PIONEER LIFE INSURANCE CO.**

P. O. Box 3509  
Orlando, FL 32802  
(800) 538-1053  
[www.amerpion.com](http://www.amerpion.com)

**A, B, C, D, F**

3 mo. pre-exist, attained age  
Male/female, smoker rates  
Also offer medicare select

**AMERICAN REPUBLIC INSURANCE COMPANY**

P. O. Box 1  
Des Moines, IA 50334  
(800) 247-2190  
[www.americanrepublic.com](http://www.americanrepublic.com)

**A, D, E, F, HDF, J, K, L**

6 mo. pre-exist, attained age

**BANKERS FIDELITY LIFE INS CO.**

P. O. Box 190240  
Atlanta, GA 31119-0240  
(404) 266-5500  
[www.bflic.com](http://www.bflic.com)

**A, B, C, F**

No pre-exist, issue age

## COMPANY

## PLANS OFFERED

### **BANKERS LIFE & CASUALTY CO.**

222 Merchandise Mart  
Chicago, IL 60654-2013  
(800) 231-9150  
[www.bankerslife.com](http://www.bankerslife.com)

A, B, C, D, E, F, HDF, G, H, I, J, K, L  
6 mo. pre-exist, attained age

### **BLUE CROSS BLUE SHIELD OF TENNESSEE**

801 Pine Street  
Chattanooga, TN 37402-2555  
(866) 210-1522  
[www.bcbst.com](http://www.bcbst.com)

A, B, C, D, E, F, G, H, I, J, K, L  
6 mo. pre-exist, attained age

### **CENTRAL BENEFITS NAT'L LIFE INS. CO.**

P. O. Box 16526  
Columbus, OH 43216  
(888) 633-7871  
[www.medsupp1.com](http://www.medsupp1.com)

A, B, C, F  
6 mo. pre-exist, attained age  
2 year age bands

### **CENTRAL RESERVE LIFE INS. CO.**

6201 Johnson Dr. PO Box 29190  
Shawnee Mission, KS 66201-9190  
(800) 945-8554  
[www.centralreserve.com](http://www.centralreserve.com)

A, C, D, F, G, HDF  
6 mo. Pre-exist, attained age

### **COMBINED INSURANCE CO. OF AMERICA**

123 N. Wacker Dr.  
Chicago, IL 60606  
(800) 490-1322  
[www.combined.com](http://www.combined.com)

A, C, F  
No pre-exist, issue age  
Agent Sales

### **CONSECO INSURANCE COMPANY**

11815 North Pennsylvania Street  
Carmel, IN 46032  
(800) 541-2254  
[www.conseco.com](http://www.conseco.com)

A, D, F, G  
no pre-exist, issue age

### **CONSTITUTION LIFE INS. CO.**

P.O. Box 130  
Pensacola, FL 32591-0130  
(800) 882-1054  
[www.constitutionlife.com](http://www.constitutionlife.com)

A, B, C, D, E, F, HDF, G  
3 mo. pre-exist, attained age

### **CONTINENTAL GENERAL INSURANCE CO.**

P.O. Box 247007  
Omaha, NE 68124-7007  
(800) 284-2898  
[www.continentalgeneral.com](http://www.continentalgeneral.com)

A, C, F, HDF, G, H, I, J  
No pre-exist, attained age

## COMPANY

### CONTINENTAL LIFE INS. CO. OF BRENTWOOD

101 Continental Place  
Brentwood, TN 37027  
(615) 377-1300  
[www.cont-life.com](http://www.cont-life.com)

### EQUITABLE LIFE & CASUALTY COMPANY

3 Triad Ctr., Suite 200, P.O. Box 2460  
Salt Lake City, UT 84110  
(888) 352-5120  
[www.equilife.com](http://www.equilife.com)

### GENWORTH LIFE INS. COMPANY

6610 W. Broad Street  
Richmond, VA 23230  
(888) 436-9678  
[www.genworth.com](http://www.genworth.com)

### GLOBE LIFE & ACCIDENT INS. CO.

Globe Life Center  
Oklahoma City, OK 73184  
(800) 654-5433

### GOLDEN RULE INSURANCE COMPANY

7440 Woodland Drive  
Indianapolis, IN 46278-1719  
(317) 297-4123

### GREAT AMERICAN LIFE INS. COMPANY

P.O. Box 559002  
Austin, TX 78755-9002  
(800) 880-2745

### GUARANTEE TRUST LIFE INS. CO

1275 Milwaukee Avenue  
Glenview, IL 60025  
(708) 699-0600

### HCC LIFE INSURANCE CO.

P. O. Box 6047  
Indianapolis, IN 46206-6047  
(800) 582-9621

### HARTFORD LIFE INS. CO.

200 Hopmeadow Street  
Simsbury, CT 06104-2999  
(860) 547-5000

## PLANS OFFERED

A, B, C, D, E, F, G  
3 mo. pre-exist, issue age

A, B, C, D, E, F, HDF, G, H,  
HDH, I, J - no pre-existing  
attained age

A, B, C, D, E, F, G, HDF  
no pre-exist, attained age

A, B, C, F  
2 mo. pre-exist, attained age  
Direct response or group only

A, C, F, G  
6 mo. pre-exist, attained age

**A, B, D, D, F, G**  
6 mo. pre-exist, attained age

A, B, C, D, F, HDF, G  
3 mo. pre-exist, attained age

A, B, C, D, E, F, G, H, I, J  
2 mo. pre-exist, attained age  
5 year age bands

Group Only  
A, C, D, F

## **COMPANY**

### **HUMANA INSURANCE CO.**

500 West Main St.  
Louisville, KY 40201  
(800) 883-6578 [www.humana.com](http://www.humana.com)

### **LIFE INVESTORS INS. CO. OF AMERICA**

520 Park Avenue  
Baltimore, MD 21201-4500  
(800)957-3195

### **LINCOLN HERITAGE LIFE INSURANCE CO.**

4343 East Camelback Rd.  
Phoenix AZ 85018  
(800) 438-7180

### **LOYAL AMERICAN LIFE INSURANCE COMPANY**

P.O. Box 559004  
Austin, TX 78755-9004  
(800) 633-6752

### **MONUMENTAL LIFE INSURANCE COMPANY**

520 Park Avenue  
Baltimore, MD 21201-4500  
(800)957-3195

### **MUTUAL OF OMAHA INSURANCE CO.**

Mutual of Omaha Plaza  
Omaha, NE 68175  
(800) 316-9532

### **NATIONAL FOUNDATION LIFE INSURANCE CO.**

777 Main Street  
Ft. Worth, TX 76102  
(800) 221-9039

### **NATIONAL STATES INSURANCE CO.**

1830 Craig Park Ct.  
St. Louis, MO 63146  
(314) 878-0101

### **NEW ERA LIFE INS. CO. OF THE MIDWEST**

P. O. Box 4884  
Houston , TX 77210-4884  
(800) 713-4680

### **PACIFICARE LIFE & HEALTH INS. CO.**

310 West Lake Center Drive  
Santa Ana, CA 92704  
(800) 637-9284

## **PLANS OFFERED**

A, B, C, F, HDF  
90 day pre-exist  
attained age bands

A, B, C, D, E, F, G, H, I, J  
6 mo. pre-exist, age  
**GROUP ONLY**

A, B, C, D, F  
No pre-existing, attained age

A, B, C, D, F, G  
6 month pre-exit, attained age

A, B, C, D, E, F, G, H, I, J  
6 mo. pre-exist, issue age  
**GROUP ONLY**

A, C, D, F  
6 mo. pre-exist, attained age  
Direct response sales

A, B, C, F  
2 mo. pre-exist, attained age  
Also offer plans A, B  
A, B, for under age 65

A, B, D, C, F, H, J  
3 mo. pre-exist, issue age

A, B, C, F, G  
6 mo. pre-exist, issue age

A, C, F, G, HDF  
no pre-exist, attained age

## **COMPANY**

### **PENNSYLVANIA LIFE INS. COMPANY**

P.O. Box 130  
Pensacola, FL 32591-0130  
(888) 802-9497

### **PENN TREATY NETWORK AMERICA INS. CO.**

3440 Lehigh Street  
Allentown, PA 18103  
(800) 635-7418

### **PHILADELPHIA AMERICAN LIFE INS. COMPANY**

P.O. Box 4884  
Houston, TX 77210-4884  
(281) 368-7200

### **PHYSICIANS LIFE INSURANCE CO.**

2600 Dodge  
Omaha, NE 68131-2671  
(800) 228-9100

### **PYRAMID LIFE INSURANCE COMPANY**

6201 Johnson Drive  
Shawnee Mission, KS 66202  
(913) 722-1110

### **RESERVE NATIONAL INSURANCE COMPANY**

6100 NW Grand Blvd.  
Oklahoma City, OK 73118-1082  
(800) 654-9106

### **ROYAL NEIGHBORS OF AMERICA, INC.**

230 Sixteenth Street  
Rock Island, IL 61201  
(877) 815-8877

### **SHENANDOAH LIFE INS. CO.**

P.O. Box 12847  
Roanoke, VA 24029  
(866) 322-2856

### **STANDARD LIFE & ACCIDENT INS. CO.**

P.O. Box 25097  
Oklahoma City, OK 73193  
(405) 232-5281

### **STATE FARM MUTUAL AUTOMOBILE INS. CO.**

One State Farm Plaza  
Bloomington, IL 61710-0001  
(318) 362-6100

## **PLANS OFFERED**

A, B, C, D, F, G  
90 day pre-exist, attained age

**A, B, C, D, F**  
90 day pre-exist, attained age

A, B, C, D, F, HDF, J  
6 mo. Pre-exist, attained age

A, B, F, G  
No pre-exist, issue age and  
Attained Age - Agent sales  
Direct response, attained age

A, B, C, D, F, HDF, G, HDJ  
6 mo. pre-exist, attained age

A, B, C, D, F  
6 mo. pre-exist, attained age  
5 year age bands

A, B, C, D, E, F  
no pre-exist, issue age

A, B, C, D, E, F, G  
No pre-exist, attained age

A, B, C, E, F, HDF, G  
No pre-exist, attained age

A, C, F  
6 mo. pre-exist, attained age  
5 year age bands

## **COMPANY**

### **STATE MUTUAL INSURANCE CO.**

1820 S. Highland Avenue  
Clearwater, FL 33756  
(800) 780-3724

### **STERLING INVESTORS LIFE INS. CO.**

30 North Garden Avenue, Suite 1100  
Clearwater, FL 33755-6606  
(877) 604-5240

### **STERLING LIFE INS. COMPANY**

P.O. Box 5348  
Bellingham, WA 98227-5348  
(800) 688-0100

### **THRIVENT FINANCIAL FOR LUTHERANS**

4321 N. Ballard Road  
Appleton, WI 54919-0001  
(800) 847-4836

### **TRANSAMERICA LIFE INSURANCE COMPANY**

433 Edgewood Rd. N.E.  
Cedar Rapids, IA 52499

### **UNION BANKERS INSURANCE COMPANY**

P.O. Box 2699  
Dallas, TX 75221-2699  
(800) 792-4368

### **UNITED AMERICAN INSURANCE COMPANY**

P. O. Box 8080  
McKinney, TX 75221-0808  
(972) 529-5085

### **UNITED COMMERCIAL TRAVELERS OF AMERICA**

P. O. Box 159019  
Columbus, OH 43215-8619  
(800) 848-0123

### **UNITED HEALTHCARE INS. CO.**

P.O. Box 1000  
Montgomeryville, PA 18936-1000  
(800) 523-5800

### **UNITED OF OMAHA LIFE INS. CO.**

3316 Farnam St.  
Omaha, NE 68175  
(877) 845-0892

## **PLANS OFFERED**

A, B, C, D, F  
No pre-existing, attained age

A, B, C, D, E, F, G, HDF  
no pre-exist, attained age

A, B, C, F, HDG  
No pre-existing, attained age  
5 year age bands  
Plan A, under age 65

A, C, D, F, H, I  
No pre-exist, issue age

A, B, C, D, E, F, G  
Optional 6 mo., issue age

A, B, C, D, E, F, G, H, I, J  
6 mo. pre-exist, attained age

A, B, C, D, F, G, HDF, K, L  
2 mo. pre-exist  
Plan B under age 65  
issue age A, F, G

A, B, C, F  
3 mo. pre-exist, issue age

A, B, C, D, E, F, G, H, I, J  
3 mo. pre-exist, Issue Age  
AARP INSURER  
Also offer to disability eligible

A, B, C, D, F, G  
6 mo. Pre-exist, attained age



## **COMPANY**

## **PLANS OFFERED**

### **UNITED NATIONAL LIFE INS. CO. OF AMERICA**

P.O. Box 7901  
Mt. Prospect, IL 60056-9957  
(847) 803-5252

A, B, C, D, F, HDF, G  
90 day pre-exist, attained age

### **UNITED TEACHER ASSOCIATES INS. CO.**

P. O. Box 26580  
Austin, TX 78755-0580  
(512) 451-2224

A, B, C, D, F, G  
6 mo. pre-exist, attained age  
offer plans to under age 65

### **UNITED WORLD LIFE INS. CO.**

3316 Farnam St.  
Omaha, NE 68175  
(877) 845-0892

A, B, C, D, F, G  
6 mo. Pre-exist, attained age

### **USAA LIFE INSURANCE COMPANY**

9800 Fredericksburg Rd.  
San Antonio, TX 78288  
(800) 531-8000

A, D, F, G  
6 mo. pre-exist, attained age  
5 year age bands

### **WORLD INSURANCE COMPANY**

P. O. Box 3160  
Omaha, NE 68103-0160  
(800) 786-7557

A, F, HDF, L  
no pre-exist, attained age

**Please note: This is a list of companies with Medicare supplement policies approved by this Department as of July 23, 2008. If your company is not on this list, please contact the department to verify their authorization to sell this product.**